

## Payment and transactions in electronic commerce system

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Inventor(s): KRAVITZ DAVID WILLIAM (US)  
Applicant(s):: CERTCO LLC (US)  
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### Abstract

A method of payment in an electronic payment system wherein a plurality of customers have accounts with an agent. A customer obtains an authenticated quote from a specific merchant, the quote including a specification of goods and a payment amount for those goods. The customer sends to the agent a single communication including a request for payment of the payment amount to the specific merchant and a unique identification of the customer. The agent issues to the customer an authenticated payment advice based only on the single communication and secret shared between the customer and the agent and status information which the agent knows about the merchant and/or the customer. The customer forwards a portion of the payment advice to the specific merchant. The specific merchant provides the goods to the customer in response to receiving the portion of the payment advice.

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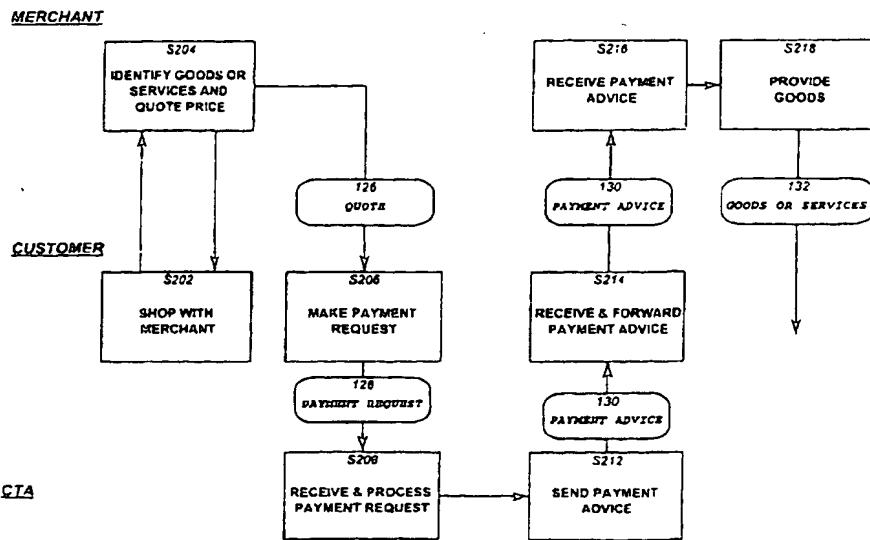
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<p>(21) International Application Number: <b>PCT/US97/16930</b></p> <p>(22) International Filing Date: <b>1 October 1997 (01.10.97)</b></p> <p>(30) Priority Data: 08/726,434                    4 October 1996 (04.10.96)                    US</p> <p>(71) Applicant: CERTCO, LLC [US/US]; 280 Park Avenue, New York, NY 10017 (US).</p> <p>(72) Inventor: KRAVITZ, David, William; 5714 Balsa Court N.E., Albuquerque, NM 87111 (US).</p> <p>(74) Agents: LAZAR, Dale, S. et al.; Cushman Darby &amp; Cushman, Intellectual Property Group of Pillsbury Madison &amp; Sutro, 1100 New York Avenue, N.W., Washington, DC 20005-3918 (US).</p>		<p>(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).</p>

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## (54) Title: PAYMENT AND TRANSACTIONS IN ELECTRONIC COMMERCE SYSTEM



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